

# Pengaruh Kebijakan Makroprudensial Terhadap Profitabilitas Bank di Negara ASEAN-6 Sebelum dan Selama Pandemi Covid-19 = The Effect of Macroprudential Policies on Banks' Profitability in ASEAN-6 Countries Before and During Covid-19 Pandemic

Tarigan, Wina Febrianti, author

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## Abstrak

Sebagai tanggapan terhadap krisis yang mempengaruhi sektor perbankan, regulator menerapkan kebijakan makroprudensial untuk menjaga stabilitas sistem keuangan. Namun, selama pandemi Covid-19, banyak negara melonggarkan kebijakan makroprudensialnya untuk mendorong pertumbuhan kredit dan memulihkan pertumbuhan ekonomi. Tujuan penelitian ini adalah melihat pengaruh kebijakan makroprudensial terhadap profitabilitas bank di ASEAN-6 sebelum dan selama pandemi Covid-19, 2018-2021, menggunakan metode regresi data panel. Temuan penelitian menunjukkan pengetatan kebijakan makroprudensial seperti penyangga konservasi modal dan pemenuhan likuiditas mengurangi profitabilitas bank sebelum pandemi Covid-19. Sedangkan, pelonggaran loan-to-value meningkatkan profitabilitas bank selama pandemi Covid-19.

.....In response to the crises affecting the banking sector, regulators implemented macroprudential policies to maintain financial stability. However, during the Covid-19 pandemic, many countries relaxed their macroprudential policies to boost credit growth and stimulating economic growth. The purpose of this research is to estimate the effect of macroprudential policy on banks' profitability in ASEAN-6 before and during Covid-19, 2018-2021, using the panel data regression method. The findings indicate that tightening macroprudential policies such as capital conservation buffers and liquidity requirement decreased banks' profitability before Covid-19. Meanwhile, loosening loan-to-value increased banks' profitability during Covid-19.